

Certificate Number: 02921-PAE-DE-028630604

Bankruptcy Case Number: 11-18032



02921-PAE-DE-028630604

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 17, 2017, at 3:55 o'clock PM EST, Mark Gonsalves completed a course on personal financial management given by internet by Credit Counseling Center, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 17, 2017 By: /s/Joan B Reading

Name: Joan B Reading

Title: President